



State of Utah

DEPARTMENT OF COMMERCE
DIVISION OF CONSUMER PROTECTION

MISSION

**To respond to consumer complaints,
unfair and deceptive business practices,
and provide consumer education.**

**The Division has a three-pronged
approach to consumer protection:
*education, registration and enforcement.***

*“The consumer has
the right to **safety**,
the right to be **informed**,
the right to **choose**,
the right to be **heard**,
the right to consumer **education.**”*

What Does the Division of Consumer Protection Do?

The Division of Consumer Protection administers and enforces the following Utah laws:

Business Opportunity Disclosure Act
Charitable Solicitations Act
Consumer Sales Practices Act
Credit Services Organizations Act
Health Spa Services Protection Act
Identity Fraud Act
Music Licensing Act
New Motor Vehicle Warranties Act (Lemon Law)
Prize Notices Regulation Act
Personal Introduction Services Protection Act
Telephone Fraud Prevention Act
Telephone and Facsimile Solicitation Act
Unfair Practices Act

These laws encompass various aspects of consumer protection including:

- | | |
|-------------------------------------|-----------------------------|
| ✚ Deceptive advertising | ✚ Bait and switch |
| ✚ Sales misrepresentations | ✚ Automated telephone calls |
| ✚ Pyramid scheme/plans | ✚ Consumer education |
| ✚ Travel scams | ✚ Work-at-home schemes |
| ✚ Chain letters | ✚ Free prize offers |
| ✚ Fraudulent business opportunities | ✚ Sweepstake guarantees |
| ✚ New automobile warranty problems | ✚ Door-to-door sales |
| ✚ Repair complaints | ✚ Dating services |
| ✚ Illegal charities | ✚ Retail rainchecks |
| ✚ Health spa contracts | ✚ Retail refunds |
| ✚ Consumer credit repair scams | ✚ Unfair competition |
| ✚ Telemarketing/recovery rooms | ✚ Credit repair programs |
| ✚ Three-day right-to-cancel | ✚ Deceptive labeling |
| ✚ "Free" ad offers | ✚ Identity fraud |

Nine Warning Signs That A Caller Could Be A Crook

1. High-pressure sales tactics.
2. Insistence on an immediate decision.
3. The offer sounds too good to be true.
4. A request for your credit card number for a purpose other than to make a purchase.
5. An offer to send someone to pick up money or some other method, such as overnight mail, to get your money quickly.
6. A “free” offer includes a requirement that you pay for something.
7. An investment is “without risk.”
8. Written information or references are “unavailable.”
9. A suggestion that the purchase or investment be made on the basis of “trust.”

❧ REMEMBER! ❧

IF IT SOUNDS TOO GOOD TO BE TRUE,
IT PROBABLY IS!

*With the stroke of your pen
you can reduce junk mail and junk calls.*

The Direct Marketing Association provides two services to help you reduce unwanted telephone calls and junk mail called the Telephone and Mail Preference Services.

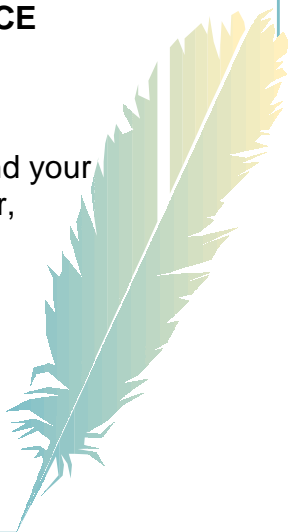
🔑 To reduce unwanted phone calls, send your name, address and telephone number, including area code to:

**TELEPHONE PREFERENCE SERVICE
PO BOX 9014
FARMINGDALE, NY 11735-9014**

🔑 To reduce unwanted junk mail, send your name, address and telephone number, including area code to:

**MAIL PREFERENCE SERVICE
PO BOX 9008
FARMINGDALE, NY 11735-9008**

www.junkbusters.com



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